

**DRIVE-BY CMA**

by ClearCapital

**36 Highland Dr**

Hanover, PA 17331

**194286**

Loan Number

**\$235,000**

As-Is Value

This analysis has not been performed in accordance with Uniform Standards of Professional Appraisal Practice which require valuers to act as unbiased, disinterested third parties with impartiality, objectivity, and independence and without accommodation of personal interest. It is not to be construed as an appraisal and may not be used as such for any purpose. This CMA provides a probable sales price to assist the user in decisions that may result in a disposition of the property. The user understands that this CMA may be provided in anticipation of a listing, and agrees to consider engaging the real estate professional if the property is listed for sale. This CMA may not be used for a loan origination.

**Address** 36 Highland Dr, Hanover, PA 17331  
**Inspection Date** 01/08/2020  
**Loan Number** 194286  
**Borrower Name** GREGORY M WHEELER

**Order ID** 6481900 **Property ID** 27756357  
**Date of Report** 01/13/2020  
**APN** 41K17-0141-000  
**County** Adams

**Tracking IDs**

**Order Tracking ID** BPO Bulk Orders 01.08.2020  
**Tracking ID 2** --

**Tracking ID 1** 194286 BAT  
**Tracking ID 3** --

**General Conditions**

**Owner** Gregory Wheeler  
**R. E. Taxes** \$9,780  
**Assessed Value** \$224,300  
**Zoning Classification** residential  
**Property Type** SFR  
**Occupancy** Occupied  
**Ownership Type** Fee Simple  
**Property Condition** Average  
**Estimated Exterior Repair Cost** \$0  
**Estimated Interior Repair Cost** \$0  
**Total Estimated Repair** \$0  
**HOA** No  
**Visible From Street** Visible  
**Road Type** Public

**Condition Comments**

bi level home on one plus acre lot. Home appears maintained needing no repairs.

**Neighborhood & Market Data**

**Location Type** Suburban  
**Local Economy** Stable  
**Sales Prices in this Neighborhood** Low: \$167,000  
 High: \$307,000  
**Market for this type of property** Increased 2 % in the past 6 months  
**Normal Marketing Days** <90

**Neighborhood Comments**

Quite road just outside of south Hanover. homes sit on acre plus lots and are about the same gross living area. Lite traffic use.

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**Current Listings**

	<b>Subject</b>	<b>Listing 1 *</b>	<b>Listing 2</b>	<b>Listing 3</b>
<b>Street Address</b>	36 Highland Dr	8 Emerson Ct	196 Skylite Dr	509 Lakeview Circle
<b>City, State</b>	Hanover, PA	Hanover, PA	Hanover, PA	Littletown, PA
<b>Zip Code</b>	17331	17331	17331	17340
<b>Datasource</b>	Tax Records	MLS	MLS	MLS
<b>Miles to Subj.</b>	--	3.55 <sup>1</sup>	2.79 <sup>1</sup>	3.59 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$222,900	\$229,000	\$189,900
<b>List Price \$</b>	--	\$222,900	\$214,900	\$189,900
<b>Original List Date</b>	--	09/24/2019	08/26/2019	11/27/2019
<b>DOM - Cumulative DOM</b>	--	106 - 111	137 - 140	44 - 47
<b>Age (# of years)</b>	30	33	26	47
<b>Condition</b>	Average	Average	Average	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	2 Stories bi level	3 Stories split	2 Stories split level	2 Stories bi level
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	1,338	1,320	1,080	1,054
<b>Bdrm - Bths - 1/2 Bths</b>	3 - 2	3 - 2	4 - 3	4 - 1 - 1
<b>Total Room #</b>	6	6	7	6
<b>Garage (Style/Stalls)</b>	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 1 Car
<b>Basement (Yes/No)</b>	Yes	Yes	Yes	Yes
<b>Basement (% Fin)</b>	0%	50%	100%	100%
<b>Basement Sq. Ft.</b>	648	533	552	775
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.26 acres	0.02 acres	0.47 acres	0.23 acres
<b>Other</b>	shed	porio	deck	deck

\* Listing 1 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.<sup>3</sup> Subject \$/ft based upon as-is sale price**Listing Comments** Why the comparable listing is superior or inferior to the subject.**Listing 1** split level home with equal gross living area and bathroom count inferior lot size**Listing 2** split level with like gross living area superior bathroom count inferior lot size**Listing 3** bi level home with like gross living area infer lot size and athroom count

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**Recent Sales**

Street Address	Subject	Sold 1	Sold 2	Sold 3
36 Highland Dr	1077 Pine Grove Rd	185 Pine Grove Rd	328 Park Heights Ave	
City, State	Hanover, PA	Hanover, PA	Hanover, PA	Hanover, PA
Zip Code	17331	17331	17331	17331
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.	--	0.34	1.34	3.70
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$259,900	\$229,900	\$229,500
List Price \$	--	\$2549,000	\$229,900	\$220,000
Sale Price \$	--	\$254,900	\$229,900	\$220,000
Type of Financing	--	Conventional	Va	Conventional
Date of Sale	--	05/23/2019	05/01/2019	12/12/2019
DOM - Cumulative DOM	--	69 - 69	6 - 49	12 - 63
Age (in years)	30	44	50	45
Condition	Average	Average	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories bi level	2 Stories bi level	2 Stories split	2 Stories bi level
# Units	1	1	1	1
Living Sq. Feet	1,338	1,390	1,220	1,050
Bdrm - Bths - 1/2 Bths	3 - 2	3 - 2 - 1	3 - 2	4 - 2
Total Room #	6	6	6	6
Garage (Style/Status)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)
Basement (Yes-No)	Yes	Yes	Yes	Yes
Basement (% Fd)	0%	0%	100%	100%
Basement Sq. Ft.	648	700	800	1,050
Pool/Spa	--	--	--	--
Lot Size	1.26 acres	0.78 acres	0.54 acres	0.27 acres
Other	shed	deck, up graded kitchen	covered patio	detached 3 car garage
Net Adjustment	--	-\$10,000	+\$4,000	-\$3,000
Adjusted Price	--	\$244,900	\$233,900	\$217,000

\* Sold 1 is the most comparable sale to the subject.

1 Comp's "Miles to Subject" was calculated by the system.

2 Comp's "Miles to Subject" provided by Real Estate Professional.

3 Subject \$/ft based upon as-is sale price

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject**Sold 1** bi level home with like gross living area and bathroom count superior in up graded kitchen - 10,000**Sold 2** split level home with like gross living area and bathroom count inferior age +2000 inferior lot size +2000**Sold 3** bi level home inferior gross living above ground + 3000 inferior lot size +4000 superior in detached 3 bay garage with electric - 10,000

As-Is Value

JUN73 USXU3-UKGDU5 GMP\_15790466515312DEF

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Hanover, PA 17331

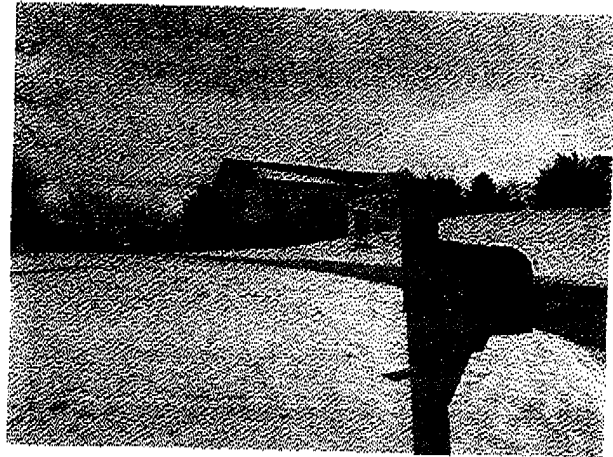
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## Subject Photos



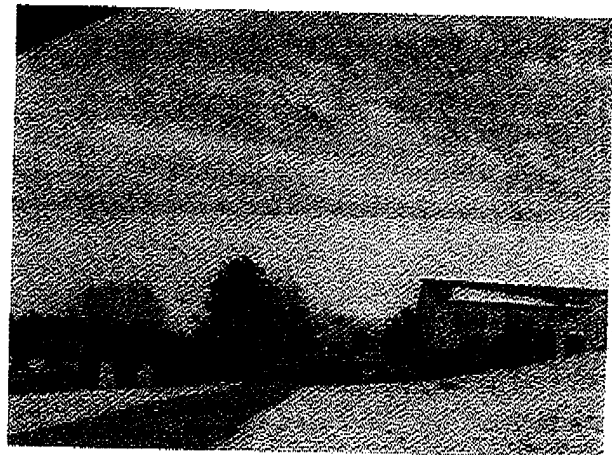
Front



Address Verification



Side



Side



Street



Street

Client(s): Fay Servicing- NB ECOA

Property ID: 27756357

Effective: 01/08/2020

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